

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Michigan  
211 West Fort Street  
Detroit, MI 48226

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Case No.: 19-55540-mlo  
Chapter: 7

In Re: (NAME OF DEBTOR(S))

Steven J. Habib  
28675 Franklin Rd., Apt 308  
Southfield, MI 48034

Paula A. Habib  
28675 Franklin Rd., Apt 308  
Southfield, MI 48034

Social Security No.:

xxx-xx-8193

xxx-xx-1566

Employer's Tax I.D. No.:

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**NOTICE OF REQUIREMENT TO FILE A CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge. Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a **Certification About a Financial Management Course (Official Form 423)\*** as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that **Official Form 423** must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that in a chapter 7 case the debtor(s) must file **Official Form 423** within 60 days after the first date set for the meeting of creditors under § 341 of the Code.

**Failure to file the certification will result in the case being closed without an entry of discharge.** If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the **Official Form 423**, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: 12/17/19

BY THE COURT

Katherine B. Gullo , Clerk of Court  
U.S. Bankruptcy Court

\* NOTE: The court will accept Official Form 423 (Certification About a Financial Management Course) or the Personal Financial Management Certificate provided by an approved course provider to satisfy the requirement under Federal Rules of Bankruptcy Procedure 1007(b)(7).